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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Lolita First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name  Gresham	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 3088	xxx - xx
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Lolita First Name	Gresham  Middle Name  Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	1026 Bohland Ave Number Street	Number Street
	Bellwood Illinois 60104 City State Zip Code	City State Zip Code
	Cook County  If your mailing address is different from the one	County  If Debtor 2's mailing address is different from yours,
	<b>above, fill it in here.</b> Note that the court will send any notices to you at this mailing address.	<b>fill it in here.</b> Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City Code	Cit. Chat. 7'- Code
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Lolita		Gresham	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Req</i> Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the control of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay with a credit of the cashier's check, or more may pay and the cashier's check, or more m	w you may pay. Typically, if y ney order. If your attorney is card or check with a pre-print in installments. If you choos ar Filing Fee in Installments (Cobe waived (You may request expuired to, waive your fee, are that applies to your family son, you must fill out the Applie	ou are paying the submitting your ted address. te this option, sig Official Form 103 t this option only and may do so only size and you are to	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> (A).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No.  Yes. District  District  District	WhenWhen	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	Wher <u>W</u> her	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>Ini</i>			st You (Form 101A) and file it with

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor?  $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Lolita Gresham Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lolita Gresham Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 1/30/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Lolita		Gresham	Case number (ii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, c	or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. § 34	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the infe	ormation in the sched	dules filed with the petition is incorrect.
attorney, you do not	•	' '		·
need to file this page.	/s/ Corey A. Walters		Date	1/30/2018
	Signature of Attorney for	or Debtor	<u>N</u>	/IM / DD / YYYY
	g			
	Corey A. Walters			
	Printed name			
	Semrad Law Firm			
	Firm name			
	10 N. Martingale Road			
	Street			
	Suite 400			
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone		Email address	cwalters@semradlaw.com
			Illinois	3
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Lolita		Gresham	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

	Check if	this	is	an
_	amende	d filir	ng	

#### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$117,660.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,454.70
1c. Copy line 63, Total of all property on Schedule A/B	\$124,114.70
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$156,335.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	,
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,938.50
Your total liabilities	\$179,273.50
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	¢2.050.45
Copy your combined monthly income from line 12 of Schedule I	\$2,950.45
5. Schedule J: Your Expenses (Official Form 106J)	\$2,940.00

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Deb	otor 1 Lolita			Gresham	Case number (if know	wn)	
Part	First Na	me Mic er These Questions for	ddle Name Administrativ	Last Name re and Statistical Reco	ords		
ı ait	741011	or rilege Queenerie le	7 tarriirii da a a a	o una Otationoan 1100	J. G.		
6. <b>A</b>	re you filing	g for bankruptcy under Cha	pters 7, 11, or	13?			
[	No. You	have nothing to report on thi	is part of the forr	n. Check this box and sub	mit this form to the court with	your other sched	dules.
[	✓ Yes.						
7. <b>V</b>	Vhat kind of	debt do you have?					
[					by an individual primarily for		
	•		• . ,		al purposes. 28 U.S.C. § 159.		
		bts are not primarily consu to the court with your other		have nothing to report on	this part of the form. Check the	his box and subn	nit
•	F., 4b. C				and his in a constitution of the in-		40.040.00
		atement of Your Current M 1 Line 11; <b>OR</b> , Form 122B L			onthly income from Official		\$2,910.92
_	0	-11	£ - -! £	- Don't A. Line C. of Coheada	I- F/F.		
9.		ollowing special categories		1 Part 4, line 6 of Schedu			
	From Part	4 on Schedule E/F, copy th	ne following:		Total cla	aim	
	9a. Domes	tic support obligations (Copy	line 6a.)		\$0.00		
	Oh Tayes	and certain other debts you o	we the governm	ent (Copy line 6h.)	\$0.00		
		•	J	, , ,	\$0.00		
	9c. Claims	for death or personal injury w	hile you were in	toxicated. (Copy line 6c.)	·		
	9d. Studen	t loans. (Copy line 6f.)			\$0.00		
		ions arising out of a separatio	on agreement or	divorce that you did not rep	port as \$0.00		
	priority clair	ns. (Copy line 6g.)			\$0.00		
	9f. Debts to	pension or profit-sharing pla	ans, and other s	imilar debts. (Copy line 6h.)			

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify yo	our case:				
Debtor 1	Lolita			Gresham		
Debtor 2	First Name	Middle N	lame	Last Name		
(Spouse, if fi	ling) First Name	Middle N	lame	Last Name		
United Sta	ates Bankruptcy Court for	the: Northern		District of Illinois		
Case num (If known)	nber			(State)		
Officia	al Form 106A/E	<u>}</u>				Check if this is an amended filing
Sche	dule A/B: Pro	perty				12/1
category v responsibl write your	where you think it fits be le for supplying correct i name and case number	est. Be as complete a information. If more s r (if known). Answer e	nd acc pace is very qu	sset only once. If an asset fits in mor urate as possible. If two married peol s needed, attach a separate sheet to lestion. Other Real Estate You Own or H	ple are filing together, both a this form. On the top of any	are equally
1. Do you		or equitable interest	in any i	residence, building, land, or similar p	roperty?	
	No. Go to Part 2	0				
1.1	Street address, if available		<b>✓</b> s	is the property? Check all that apply. ingle-family home uplex or multi-unit building	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Number Street		⊟c	ondominium or cooperative lanufactured or mobile home	Current value of the entire property? \$117660.00	Current value of the portion you own? \$117660.00
	Bellwood Illinois City State  Cook County	60104 Zip Code		and ovestment property imeshare other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	•		Who	has an interest in the property? Chec		ommunity property
				ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only	_	
			A	t least one of the debtors and another		
				r information you wish to add about t erty identification per:	his item, such as local	
If you	own or have more than o	ne, list here:	\A/b a+	in the manager of Charle all that apply	Do not doduct cooured	alaima ar ayamatiana Dut
1.2	Street address, if available	e, or other description	s	is the property? Check all that apply. ingle-family home uplex or multi-unit building	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
			□ c	ondominium or cooperative lanufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Ir	and ovestment property imeshare ther	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	only onate	<b>p</b>	Who one.	has an interest in the property? Chec		ommunity property
				ebtor 1 only	Ш	
				ebtor 2 only		
				ebtor 1 and Debtor 2 only		
				t least one of the debtors and another		
				r information you wish to add about t erty identification number:	his item, such as local	

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otor 1 Lolit			Gresham Case numb	Dei (II KIIOWII)	
First	t Name	Middle Name	Last Name		
Street ac	ddress, if available, or	other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property  Current value of the portion you own?
Number	r Street State	Zip Code	Manufactured or mobile home  Land Investment property  Timeshare Other  Who has an interest in the property? Check one.	Describe the nature of interest (such as fee sinterest) the entireties, or a lift.  Check if this is considered (see instructions)	simple, tenancy by e estate), if known. community property
			Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this item property identification number:	n, such as local	
Add the	dollar value of the r	ortion you own for	all of your entries from Part 1, including any entri	ies for pages	17000 00
ou have a	attached for Part 1. \	Write that number		\$11	17660.00
2: Des	scribe Your Vehice	cles or equitable interes	st in any vehicles, whether they are registered or a part of a specific contracts and the specific contracts are specific contracts.	not? Include any vehicles	1/660.00
2: Desou own, Indown that surrs, vans, in No Yes 3.1 Ma	scribe Your Vehice ease, or have legal of someone else drives. I trucks, tractors, sport ake odel:	cles or equitable interes	st in any vehicles, whether they are registered or a square and specific and specif	not? Include any vehicles d Unexpired Leases.  Do not deduct secured the amount of any sec	d claims or exemptions. I cured claims on <i>Schedul</i> <i>laims Secured by Proper</i>
Descent own, I cown that seems, vans, 1 No Yes  3.1 Ma Mo Yea App	scribe Your Vehice ease, or have legal of someone else drives. I trucks, tractors, sport ake odel:	cles or equitable interes If you lease a vehicle utility vehicles, moto	st in any vehicles, whether they are registered or a state and another state and ano	not? Include any vehicles d Unexpired Leases.  Do not deduct secured the amount of any sec	d claims or exemptions. cured claims on <i>Schedul</i> e
2: Descent of the power of the	scribe Your Vehice ease, or have legal of someone else drives. I trucks, tractors, sport  ake odel: ar: proximate mileage: her information: 12 Ford Escape	cles or equitable interes If you lease a vehicle utility vehicles, moto	st in any vehicles, whether they are registered or a square also report it on Schedule G: Executory Contracts and procycles  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured the entire property? \$4000.00  Do not deduct secured the entire property?	d claims or exemptions. cured claims on <i>Schedul</i> <i>laims Secured by Proper</i> Current value of the portion you own?

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	Elizak Nilawa	Mistalla Massa	Leat News	Case numb		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the	property? Check	Do not deduct secured	· · · · · · · · · · · · · · · · · · ·
	Model: Year:		one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only		Croancie vine riave cia	anno occured by Propert
	Approximate imicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	alms Securea by Propeπ
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
			in atmustic no			
Exam	nples: Boats, trailers, motors No	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles,	•		
Exam	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor		•
Exam	nples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the	motorcycle accessor property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor  Check if this is commu	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor constructions)  Who has an interest in the one.	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	property? Check  Inly Its and another Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 only  Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 only	property? Check  Inly Its and another Inity property (see Inity property? Check  Inly Its and another Inity property? Check  Inly Its and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... living room set, end tables, dining room, bedroom set \$900.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... 3 tvs, cellphone, computer \$800.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2200.00 for Part 3. Write that number here .....

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$0.00 17.1. Checking account: \$250.00 17.2. Checking account: US Bank 17.3. Savings account: Bank of America \$4.70 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Lolita		Gresham	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory no	otes, and money orders.	
	✓ No	-		-	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings account	ts, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			-
		Additional account:			-
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			-
	Yes	Florida			
		Electric:			
		Gas:			_
		Heating oil:	_		
		Security deposit on rental unit:			
		Prepaid rent:			_
		Telephone:			
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
					_
					<u> </u>

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Debt	or 1 Lolita	Gresham Case number (if known)  Middle Name Last Name	
24.	First Name Interests in a	Middle Name Last Name  an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition	n program.
		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No  Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			<del></del>
25.		able or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No		
	Yes. Desc	Cride	
26.	Patents, cop		
	-	ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No  Yes. Desc	Cribe	
	100. 2000		
27.		anchises, and other general intangibles	
		uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licens	es
	✓ No  Yes. Desc	cribe	
Mor	ney or propei	rty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or propei		<pre>portion you own? Do not deduct secured</pre>
	Tax refunds o	owed to you	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give sabou	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give sabout your a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and to	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  Local:  irt st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, propert	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  Local:  ort et due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, propert	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  y settlement  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  y settlement  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  y settlement  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, propert specific information  Alimony: Maintenan Support:	## settlement:    **Pont of the pont of th
28.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past No Yes. Give s	specific information ut them, including whether already filed the returns the tax years	### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00
28.	Tax refunds or  ✓ No  Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00
28.	Tax refunds or  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00  ### settlement: \$0.00

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Deb	or 1 Lolita	Gresham	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies  Examples: Health, disability, or life insurance; health	alth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		, or are currently entitled to receive	
	✓ No Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, inst		ı demand for payment	
	Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	every nature, including counterc	aims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not already list			
	Ves. Describe			
36.	Add the dollar value of all of your entries from Fart 4. Write that number here			\$254.70
Part	5: Describe Any Business-Related Pro	perty You Own or Have an In	terest In. List any real estate in Part 1	1.
37.				
		in any submoss folded pro		rrent value of the
	No. Go to Part 6. Yes. Go to line 38.		<b>po</b> Do	rtion you own? not deduct secured claims exemptions
38.	Accounts receivable or commissions you alr	eady earned		
	✓ No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No Yes. Describe			

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Deb	tor 1 Lolita	Gresham	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	•	
	<b>✓</b> No			
	Yes. Describe			
	_			
١		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
40	1.1			
42.	Interests in partnershi	ps or joint ventures		
	<b>✓</b> No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	% of ownership.	
	information about			
	them			
40				
43. 0	Customer lists, mailing	lists, or other compilations		
	<b>✓</b> No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	— No			
	<u></u>	iha		
	Yes. Descri	De		
44.	Any business-related p	property you did not already list		
	—	, ,,		
	No			<del>_</del>
	Yes. Give specific information			
	infollitation			
		-		
				<del>_</del>
		Il of your entries from Part 5, including any entries for pages y		
or Pa	art 5. Write that number	r here		
Part	6: Describe Any Fa	rm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishin	ig-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			5. 5.3mptiono
''.	Examples: Livestock, po	oultry, farm-raised fish		
	No No			
	Yes. Describe			
	L 163. Describe			
	L			

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Debt	tor 1 Lolita First Name		Gresham .ast Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixture	es, and tools of trade		
50.	Farm and fishing supp	lies, chemicals, and feed			
	No Yes. Describe	,			
51.	<b>✓</b> No	rcial fishing-related property you did	not already list		
	Yes. Describe				
		II of your entries from Part 6, includin r here	g any entries for pages yo	ou have attached	
Part <sup>1</sup>	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did No	t List Above	
	Do you have other pro	perty of any kind you did not already l			
		s, country club membership			
	Yes. Give specific information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write th	at number here		•
9 Part 6		f Each Part of this Form		<b>&gt;</b>	\$117660.00
56. <b>r</b>	part 2 total vehicles, lir	ne 5	\$4000.00		
-		nd household items, line 15			
	eart 4: Total financial a		\$2200.00		
		elated property, line 45	\$254.70		
		fishing-related property, line 52			
	Part 7: Total other prop				
		. Add lines 56 through 61	\$6454.70	Copy personal property total ▶	+ \$6454.70
63. <b>T</b>	otal of all property on §	Schedule A/B. Add line 55 + line 62			\$124114.70

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Fill in this information to identify your case:					
Debtor 1	Lolita		Gresham		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)	,	
Case number					
(If known)					

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property Copy the value from Schedule A/B 735 ILCS 5/12-901 Brief \$117,660.00 description: \$0 1026 Bohland Ave, 100% of fair market value, up to any Bellwood, IL 60104 applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$4.70 description: **✓** \$4.70 Savings account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$250.00 description: **V** \$250.00 Checking account, US 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(a) Brief description: \$500.00 **✓** \$500.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$800.00 description: \$800.00 3 tvs, cellphone, 100% of fair market value, up to any computer applicable statutory limit Line from 07 Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$900.00 description: \$900.00 living room set, end 100% of fair market value, up to any tables, dining room, applicable statutory limit bedroom set

Line from Schedule A/B:

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Fill in	this information to identify your ca	ase:	1		
Debto	or 1 Lolita	Gresham			
Debit	First Name	Middle Name Last Name			
Debto	or 2				
(Spous	se, if filing) First Name	Middle Name Last Name			
Unite	ed States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If knov	number wn)	(Ciato)			
Off	icial Form 106D		1		Check if this is a amended filing
Scl	hedule D: Credit	ors Who Have Claims Secure	ed by Prop	ertv	12/1
more	•	ble. If two married people are filing together, both are equ onal Page, fill it out, number the entries, and attach it to t	•		
1. I	Do any creditors have claims s	ecured by your property?			
	No. Check this box and subr	nit this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the informatio				
Part	1: List All Secured Claims				
2.		itor has more than one secured claim, list the creditor	Column A	Column B	Column C
	. ,	han one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1		- Describe the property that secures the claim:	\$144,547.00	\$117,660.00	\$26,887.00
	Po Box 631730  Number Street  Irving TX 75063  City State ZIP Code  Who owes the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number0386			
2.2	FIRST INVST SVC/FIRST	- Describe the property that secures the claim:	\$11,788.00	\$4,000.00	\$7,788.00
	Creditor's Name  5757 WOODWAY DR STE 400  Number Street	079 Automobile  As of the date you file, the claim is: Check all that apply.  Contingent			
	HOUSTON TX 77057	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.				
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only  Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another  Check if this claim relates	Judgment lien from a lawsuit			
	to a community debt  Date debt was 7/2012 incurred	Other (including a right to offset)  Last 4 digits of account number0001			
		your entries in Column A on this page. Write that number	\$156,335.00		

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	in this infor	mation to identify your c	ase:					
Deb	otor 1	Lolita		Gresham				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
				(State)				
Cas (If kn	e number own)	-						
`		orm 106E/F				Ch	eck if this is a	n amended filing
Sc	chedu	սle E/F: Cre	editors Who	Have Unsec	cured Claims			12/15
othe Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	could result in a claim. expired Leases (Official F Secured by Property. If	s and Part 2 for creditors wit Also list executory contracts orm 106G). Do not include a more space is needed, copy op of any additional pages, v	on Sched ny credito the Part y	dule A/B: Pro ors with partia ou need, fill	perty (Official ally secured it out, number
1.		reditors have priority ur Go to Part 2.	secured claims against y	ou?				
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amounts ding to the creditor's name particular claim, list the oth		both priorit	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 BK OF AMER \$2,172.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2015 C/O ACS 501 BLEECKER STREE Number Street As of the date you file, the claim is: Check all that apply. Contingent UTICA New York 13501 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes **CAPITALONE** 4.2 \$3,424.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2015 c/o Pollack & Rosen, P.C Number Street As of the date you file, the claim is: Check all that apply. 1825 Barrett Lakes Blvd Suite 510 Contingent 30144 Kennesaw Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.3 CAPITALONE \$468.00 Last 4 digits of account number 9070 Nonpriority Creditor's Name When was the debt incurred? c/o Pollack & Rosen, P.C 3/2015 Street Number As of the date you file, the claim is: Check all that apply. 1825 Barrett Lakes Blvd Suite 510 Contingent 30144 Kennesaw Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No **|** Yes

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 Debtor 1 First Name
 Lolita
 Gresham
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	Loan by Phone	Last 4 digits of account number	\$332.40
	Nonpriority Creditor's Name 201 Keith Street Suite 80	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	Cleveland Tennessee 37311	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify unseucred	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		
4.5	Majestic Lake Financial Inc	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 635 East Highway 20 # K	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Upper Lake         California         95485           City         State         Zip Code	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify unseucred	
	Is the claim subject to offset?		
	<b>✓</b> No		
	Yes		
4.6	NATIONWIDE CREDIT & CO	Last 4 digits of account number 5445	\$166.00
	Nonpriority Creditor's Name 815 COMMERCE DR STE 270	When was the debt incurred? 6/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	OAK BROOK Illinois 60523	\delta \	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		

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 Debtor 1 First Name
 Lolita
 Gresham
 Case number (if known)

 Last Name
 Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim			
4.7	ONEMAIN Nonpriority Creditor's Name PO BOX 1010 Number Street  EVANSVILLE Indiana 47706 City State Zip Code	When was the debt incurred?  Sage to be detected in the second of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$7,404.00			
	Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	□ Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify 048 InstallmentLoan				
4.8	PERSONAL FINANCE Nonpriority Creditor's Name 1151 S LEE ST Number Street  DES PLAINES Illinois 60016 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	When was the debt incurred?	\$157.88			
4.9	Personify Financial Nonpriority Creditor's Name 1196 Bernando Plaza Drive Number Street  San Diego California 92108 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Hast 4 digits of account number  When was the debt incurred?	\$157.88			

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$3,587.00 Last 4 digits of account number Nonpriority Creditor's Name 4150 INTÉRNATIONAL SUITE 300 When was the debt incurred? 8/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent FORT WORTH Texas 76109 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 17 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.11 Rosebud Lending QRC d/b/a Q Credit \$154.34 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 1149 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 57555 South Dakota Mission City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ unseucred Is the claim subject to offset? **✓** No Yes SEARS/CBNA 4.12 \$3,647.00 8914 Last 4 digits of account number Nonpriority Creditor's Name 13200 SMITH RD When was the debt incurred? 10/2006 Number As of the date you file, the claim is: Check all that apply. Contingent 44130 CLEVELAND Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify \_\_

CreditCard

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Debtor 1 Lolita Gresham \_\_ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 SYNCB/WALMART \$268.00 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name Po Box 530927 When was the debt incurred? 6/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify \_\_\_\_ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Lolita Gresham Case number (if known)

Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$22,938.50 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$22,938.50 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:				
Debtor 1	Lolita		Gresham	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(	

#### Official Form 106G

Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Du	cument Page	21 01 00
Fill in this inf	formation to identify you	case:		
Debtor 1	Lolita		Gresham	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the	e: Northern	District of Illinois	
Case numbe	er		(State)	
(If known)				Chook if this is an
				Check if this is an amended filing
Officia	I Form 106H			
Cabadı	ıle H: Your Co	dobtoro		40/45
Scheat	ile n: Your Go	aeptors		12/15
1. Do you  V Y	wer every question. have any codebtors? (If D	you are filing a joint case, do	not list either spouse as a	,
Idaho, L	ouisiana, Nevada, New M	lexico, Puerto Rico, Texas, W		( <i>Community property states and territories</i> include Arizona, California, .)
	o. Go to line 3.	ner spouse, or legal equiva	ant live with you at the ti	mo?
	is. Dia your spouse, ion   No	riei spouse, oi legal equiva	ent live with you at the ti	ine:
	_	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	s, former spouse, or legal equi	valent	
	Number Street			<u> </u>
	City	State	Zip Cod	le
3. In Colu	mn 1, list all of your cod	ebtors. Do not include you	spouse as a codebtor it	your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				3.5		
Fill in this information	on to identify	your case:				
Debtor 1 Lolita			Gresha	am		
First N	lame	Middle Name	Last N	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) First N	lama	Middle Name	Last N	ama	— I п	An amended filing
(Opodase, ii iiiiiig) FifSt N	lame	Middle Name				A supplement showing post-petition chapter
United States Bankru the:	ptcy Court for	Northern	District of Illi	nois State)		expenses as of the following date:
Case number			(0	olale)		
(If known)						MM / DD / YYYY
Official Forn	n 106l					
Schedule I:	Your In	come				12/
information about y spouse. If more spa number (if known).	our spouse. I ce is needed	f you are separated and attach a separate shewart a separate shewart and a separate shewart a separate shewar	d your spous	se is not fili	ng with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your emplo	yment		Debtor 1			Debtor 2
information.		Employment status				
If you have more the	•	Employment status	Emplo	-		Employed
attach a separate p information about	•		Not Er	nployed		Not Employed
employers.		Occupation	bus opera	tor		
Include part time, s self-employed wor		Employer's name	CTA - Pay	roll Office		
Occupation may in	clude student	Employer's address	3504 W A	rmstrong Ave		North or Obert
or homemaker, if it	applies.		Number Str	eet		Number Street
			Ohioona	III:n n in	00040	
			Chicago City	Illinois State	60646 Zip Code	City State Zip Code
		How long employed there?				
Part 2: Give Deta	ails About IV	Ionthly Income				
Estimate monthly i spouse unless you a		he date you file this form	<b>n.</b> If you have	nothing to re	port for any line, v	vrite \$0 in the space. Include your non-filing
If you or your non-filing more space, attach			combine the	information f	or all employers fo	r that person on the lines below. If you need
						For Debtor 2 or
				Fo	or Debtor 1	non-filing spouse
		ry, and commissions (before calculate what the monthly v		2	\$2,778.27	
deductions.) If n	ot paid monthly,	calculate what the monthly				

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Dep	tor 1Lolita First Name Middle Name	Gresham Last Name	Case number known)		
	industrialis	<u> </u>	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	opy line 4 here	<b>→</b> 4.	\$2,778.27		
5. <b>Li</b> :	st all payroll deductions:				
5	a. Tax, Medicare, and Social Security deductions	5a.	\$336.40		
5	b. Mandatory contributions for retirement plans	5b.	\$0.00		
5	c. Voluntary contributions for retirement plans	5c.	\$0.00		
5	d. Required repayments of retirement fund loans	5d.	\$0.00		
5	e. Insurance	5e.	\$95.07		
51	f. Domestic support obligations	5f.	\$0.00		
5	g. <b>Union dues</b>	5g.	\$83.35		
5	h. Other deductions. Specify:	5h	+ \$0.00 +		
6. <b>Ac</b> +5h.	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	+5f + 5g 6.	\$514.82		
7. <b>C</b> a	alculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$2,263.45		
8. <b>Li</b> :	st all other income regularly received:				
8:	a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.		\$0.00		
81	b. Interest and dividends	8b.	\$0.00		
	c. Family support payments that you, a non-filing spouse, dependent regularly receive				
	Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	ice, 8c.	\$0.00		
8	d. Unemployment compensation	8d.	\$0.00		
8	e. Social Security	8e.	\$687.00		
8:	f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefinder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-	\$0.00		
8	g. Pension or retirement income	8g.	\$0.00		
8	h. Other monthly income. Specify:	8h	+ \$0.00 +		
9. <b>A</b> d	dd all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	3g + 8h. 9.	\$687.00		
	alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$2,950.45 +	=	\$2,950.45
In fri	State all other regular contributions to the expenses that aclude contributions from an unmarried partner, members of your iends or relatives.  The open contributions from an unmarried partner, members of your include any amounts already included in lines 2-10 or any amounts already amounts already included in lines 2-10 or any amounts already amounts are already amounts already amounts already amounts already amounts already amounts already amounts are already amounts already amounts already amounts already amounts are already amounts already amounts already amounts are already amounts already amounts already amounts already amounts are already amounts already amounts alre	our household, you	ur dependents, your roomm		
S	pecify:			1	11. + \$0.00
	Add the amount in the last column of line 10 to the amount in the Summary of Schedules and Statistical				\$2,950.45
					Combined monthly income
13.	Do you expect an increase or decrease within the year aft No.	er you file this fo	rm?		
	Vec Evalain:				
L	Yes. Explain:				

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		Docu	ment Page 34 of 68			
Fill in this infor	mation to identif	y your case:				
Debtor 1	Lolita		Gresham			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern [	District of Illinois		howing post-petition the following date:	•
Case number (If known)			(State)	MM / DD / YYY		
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						ımber
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
г	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Relative	Dependent's age	Does depende with you? No. Yes.	ent live
3 Do vour ev	penses include				165.	
expenses o	f people other	<b>✓</b> No				
than yourself an dependents	-	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup				he
	•	h non-cash government assistance luded it on Sc <i>hedule I: Your Income</i>	-		You	ır expenses
	I or home owner or the ground or l	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$1,497.00
If not incl	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Lolita
 Gresham
 Case number (if known)

 Last Name
 Last Name

First Name Miludie Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection	6b.	\$75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$125.00
6d. Other. Specify: Cell Phone	6d	\$145.00
7. Food and housekeeping supplies	7.	\$506.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$40.00
10. Personal care products and services	10.	\$45.00
11. Medical and dental expenses	11.	\$50.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$26.00
15c. Vehicle insurance	15c	\$81.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	202	<b>\$0.00</b>
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
206. Homeowner a association of condominant dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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22 Calculate your monthly expenses	\$0.00 40.00 \$0.00
22 Coloulete year monthly expenses	40.00 \$0.00
22 Calculate your monthly expenses	\$0.00
22 Galcillate vollr monthly expenses	\$0.00
\$2,94	
	10 00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$2,92	10.00
22c. Add line 22a and 22b. The result is your monthly expenses.	
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a \$2,98	50.45
23b. Copy your monthly expenses from line 22 above. 23b \$2,94	40.00
23c. Subtract your monthly expenses from your monthly income.	10.45
The result is your monthly net income.	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
mongage payment to increase or decrease because or a modification to the terms of your mongage:	
✓ No	
Yes	
Explain here:	
Explain here.	

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Fill in this information to identify your case:						
Debtor 1	Lolita		Gresham			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(,			

### Official Form 106Dec

П	Check if this is an
_	amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and					
	that they are true and correct.						
×	/s/ Lolita Gresham	<b>x</b>					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 1/30/2018	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill do at	aia infa	notion to intentif						
FIII IN th	iis intorr	nation to identify you	case:					
Debtor	1	Lolita First Name	Middle Nan	Gresham ne Last Nam				
Debtor			middle Nail	Last Nam				
(Spouse,	if filing)	First Name	Middle Nan	ne Last Nam	е			
United	States B	ankruptcy Court for th	e: Northern	District of Illino				
Case nu				(State	=)			
(If known)	)							Check if this is
Offic	cial I	Form 107						amended filing
State	emer	nt of Financ	ial Affairs foi	r Individuals	Filing for	Bankrı	uptcy	04
informa	ation. If	more space is nee	ded, attach a separa	ried people are filing t ate sheet to this form.				supplying correct your name and case
	_	own). Answer every	•					
Part 1:	Give	Details About You	ır Marital Status an	nd Where You Lived	Before			
1. V	What is y	our current marital	status?					
Г	Mar	ried						
		ried married						
2. D	Not	married	vou lived anvwhere o	ther than where vou liv	re now?			
2. 0	Not	married	you lived anywhere of	ther than where you liv	e now?			
2. D	Not  During the	married ne last 3 years, have				OW.		
2. D	Not  During the	married ne last 3 years, have		ther than where you liv years. Do not include v		ow.		
2. D	Not  Ouring the Notes Yes.	married ne last 3 years, have	you lived in the last 3			ow.		Dates Debtor 2 lived
2. D	Not  Ouring the Notes Yes.	married  ne last 3 years, have  List all of the places	you lived in the last 3	years. Do not include v	vhere you live n	OW.		Dates Debtor 2 lived there
2. D	Not  Ouring the Notes.	married  ne last 3 years, have  List all of the places	you lived in the last 3	years. Do not include v	vhere you live n	OW. Debtor 1		
2. D	Not  During the No Yes.	married  ne last 3 years, have  List all of the places  tor 1:	you lived in the last 3	years. Do not include v	vhere you live n			there
2. D	Not  During the No Yes.  Deb	married  ne last 3 years, have  List all of the places	you lived in the last 3	years. Do not include v	vhere you live n	Debtor 1		there
2. D	Not  During the No Yes.  Deb	married  ne last 3 years, have  List all of the places  tor 1:	you lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2:	Debtor 1		Same as Debtor 1
2. D	Not  During the No Yes.  Deb	married  ne last 3 years, have  List all of the places  tor 1:  7 Bowling ave  aber Street	you lived in the last 3	years. Do not include v  Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1 et	7in Code	Same as Debtor 1 From
2. D	Not  During the No Yes.  Deb	married  ne last 3 years, have  List all of the places  tor 1:  7 Bowling ave  ther Street	you lived in the last 3	years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Street	Debtor 1 et State	Zip Code	Same as Debtor 1  From To
2. D	Not  During the No Yes.  Deb	married  ne last 3 years, have  List all of the places  tor 1:  7 Bowling ave  aber Street	you lived in the last 3	years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Street	Debtor 1 et	Zip Code	Same as Debtor 1 From
2. D	Not  During the No Yes.  Deb  100' Num  Bellv City	married  ne last 3 years, have  List all of the places  tor 1:  7 Bowling ave  aber Street	you lived in the last 3	years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Street	Debtor 1  et  State  Debtor 1	Zip Code	Same as Debtor 1  From To
2. D	Not  During the No Yes.  Deb  100' Num  Bellv City	married  ne last 3 years, have  List all of the places  tor 1:  7 Bowling ave  her Street  vood Illinois  State	you lived in the last 3	years. Do not include v  Dates Debtor 1 lived there  From 02/2013 To 02/2017	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  et  State  Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. 0	Not  During the No Yes.  Deb  100' Num  Bellv City	married  ne last 3 years, have  List all of the places  tor 1:  7 Bowling ave  her Street  vood Illinois  State	you lived in the last 3	years. Do not include v  Dates Debtor 1 lived there  From 02/2013 To 02/2017  From	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  et  State  Debtor 1	Zip Code	there  Same as Debtor 1  From To Same as Debtor 1  From

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Case number (if known)

Gresham

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2400.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$48000.00 Wages, For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$48000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) payee for uncles SSI \$687.00 From January 1 of current year until the date you filed for bankruptcy: \$8,244.00 payee for uncles SSI For last calendar year: (January 1 to December 31, 2017 cash out of retirement For the calendar year before that: \$56,000.00 funds (January 1 to December 31, 2016 \$8,244.00 payee for uncles SSI

Debtor 1 Lolita

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Debtor 1 Lolita Gresham \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage FIRST INVST SVC/FIRST 11/2017 \$627.00 \$11788.00 Creditor's Name Car **V** 5757 WOODWAY DR STE 400 Credit card Number Street Loan repayment HOUSTON Texas 77057 Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or '	1 Lolita			Gr	resham	Case number	(if known)
	First Name		Middle Name	La:	st Name		
lns cor age	iders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Trouble the paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Deb	tor 1 Lolita	Gresham	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	unts from your
	✓ No ☐ Yes. Fill in the details.			
	_	Describe the action the	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street	Lost 4 digits of account r	number VVVV	
		Last 4 digits of account r	Tullibel. AAAA-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit of	creditors, a court-
	✓ No ✓ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per person?	
	<ul><li>✓ No</li><li>✓ Yes. Fill in the details for each gift.</li></ul>			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			

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Debtor 1	Lolita		Gresham Case number	(if known)	
	First Name	Middle Name	Last Name	· · · · · ·	
4. Wit	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contributions with a total	value of more than \$600	to any charity?
<b>✓</b>	No				
	Yes. Fill in the details for	each gift or contribution	on.		
	Gifts or contributions to	charities	Describe what you contributed	Date you	Value
	that total more than \$6	00	·	contributed	
	Charity's Name				
	Number Street				
	City State	Zip Code			
art 6:	List Certain Losses				
gar ✓	nbling?  No  Yes. Fill in the details.				
	Describe the property you how the loss occurred	ou lost and	Describe any insurance coverage for the lo Include the amount that insurance has paid. Li pending insurance claims on line 33 of <i>Schedu</i>	st <b>loss</b>	Value of property lost
			A/B: Property.		
					-
art 7·	<b>List Certain Payments</b>	s or Transfers			
	No				
✓	Yes. Fill in the details.				
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Constant Firm				Φ0.00
	Semrad Law Firm		Attorney's Fee - 0.00	1/30/2018	\$0.00
	Person Who Was Paid				
	10 N. Martingale Road				
	Number Street				
	Suite 400				
	Cohoumbura Illinoio	60172			
	Schaumburg Illinois City State				
	Schaumburg Illinois City State	60173 Zip Code			
	City State				
	City State  Email or website address	Zip Code			
	City State  Email or website address  None	Zip Code			
	City State  Email or website address  None  Person Who Made the Page	Zip Code			
	City State  Email or website address  None	Zip Code			
	City State  Email or website address None  Person Who Made the Pay  Person Who Was Paid	Zip Code			
	City State  Email or website address  None  Person Who Made the Page	Zip Code			
	City State  Email or website address None  Person Who Made the Pay  Person Who Was Paid	Zip Code			
	City State  Email or website address None  Person Who Made the Pay  Person Who Was Paid	Zip Code			
	City State  Email or website address None  Person Who Made the Pay  Person Who Was Paid	Zip Code			
	City State  Email or website address None Person Who Made the Pater Person Who Was Paid  Number Street	Zip Code yment, if Not You			
	City State  Email or website address None Person Who Made the Pater Person Who Was Paid  Number Street	Zip Code yment, if Not You			
	City State  Email or website address None  Person Who Made the Par  Person Who Was Paid  Number Street  City State	Zip Code  yment, if Not You  Zip Code			

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Debt	tor 1 Lolita		Gresham	Case number (if known)		
	First Name Mid	ldle Name	Last Name			
17.	Within 1 year before you filed for ban help you deal with your creditors or t Do not include any payment or transfer to	o make payme	ents to your creditors?	behalf pay or transfer	any property to any	one who promised to
	No No Fill in the details					
	Yes. Fill in the details.					
			Description and value of any partransferred	property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	the ordinary course of your business Include both outright transfers and transfers that you have already listed.  No Yes. Fill in the details.	fers made as se	ecurity (such as the granting of a sec	curity interest or mortga	ge on your property).	Do not include gifts
			Description and value of prop transferred		y property or ceived or debts pai	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
19.	Within 10 years before you filed for be beneficiary? (These are often called asset-protection of the called asset-protection		you transfer any property to a se	elf-settled trust or sim	ilar device of which	you are a
	<b>✓</b> No	,				
	Yes. Fill in the details.					
			Description and value of the	property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City

City

State

Zip Code

State

Zip Code

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Debtor 1 Lolita Gresham Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debtor	1 Lolita			Gresham	Case n	umber (if known)	
	First Name		Middle Name	Last Name		<u> </u>	
_		rty in any jud	icial or administra	ative proceeding unde	er any environmental	l law? Include settlements and ord	lers.
Ľ	☑ No ☑ Yes. Fill in the d	etails.					
_	-			Court or agency		Nature of the case	Status of the
	Case title						case
				Court Name			Pending
	Case number			NumberStreet			On appeal
			;	City State	Zip Code		Concluded
Part 11	Give Details	About Your		onnections to Any B			
27. W	ithin 4 years befor	e you filed fo	or bankruptcy, did	you own a business o	or have any of the foll	lowing connections to any busines	ss?
				ade, profession, or oth	-	time or part-time	
		of a limited lia n a partnersh		LC) or limited liability p	partnership (LLP)		
		•	•	e of a corporation			
				quity securities of a co	ornoration		
	Arrowner c	i at icast 5 /0	of the voting of e	quity securities or a co	poration		
·	_		ies. Go to Part 12.				
	Yes. Check all t	hat apply ab	ove and fill in the	details below for each	business.		
				Describe the na	ture of the business	Employer Identification include Social Security	
	Business Name			_		EIN:	
	<u> </u>			_		Dates business existed	
	Number Street			Name of accour	ntant or bookkeeper	Dates business existed	
	City	State	Zip Code			From To	
				Describe the na	ture of the business	Employer Identification include Social Security	
	Business Name			_		EIN:	
				_		Barrell of the state of the sta	
	Number Street			Name of accour	ntant or bookkeeper	Dates business existed	
	City	State	Zip Code			From To	
				Describe the na	ture of the business	Employer Identification include Social Security	
	Business Name			_		EIN:	
	Number Street					Dates business existed	
	<u> </u>			Name of accour	ntant or bookkeeper		
	City	State	Zip Code			From To	

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Deb	tor 1 Lolita		Gresham	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	led for bankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in the details be	elow.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
			_	
	City Sta	te Zip Code		
Part	t 12: Sign Below			
1	true and correct. I understan	d that making a false sta	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Lolita			**·
	Signature of	Debtor 1		Signature of Debtor 2
	Date 1/30/2	018		Date
ı	Did you attach additional pag	ges to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
ļ	✓ No Yes			
	ш			
l	Did you pay or agree to pay s	omeone who is not an at	torney to help you fill out b	ankruptcy forms?
	<b>✓</b> No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:						
Debtor 1	Lolita		Gresham			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	,		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)	,		(Otate)			

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.								
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?						
	Creditor's name: AMERIHOME MTG CO, LLC  Description of property securing debt: \$117,660.00  1026 Bohland Ave, Bellwood, IL 60104   Value:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	☐ No. ✓ Yes.						
	Creditor's name: FIRST INVST SVC/FIRST  Description of property securing debt: 079 Automobile	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	✓ No. Yes.						
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.						
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.						

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Debto	r <u>Lolita</u>		Gresham	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	ed Personal Property Leas	es		
informa	ation below. Do not list		l leases are leases that	r Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	е
De	escribe your unexpired	personal property leases		Will the lease be assumed?	
Le	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			<u>—</u>	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Part 3:	Sign Below				
	er penalty of perjury, I perty that is subject to		my intention about any	property of my estate that secures a debt and any personal	
_	/s/ Lolita Gresham		<b>x</b> _		
S	Signature of Debtor 1		Sig	nature of Debtor 2	
	Date 1/30/2018 MM/DD/YYYY		Da	te MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern District of	of Illinois	
n re	Lolita Gresham		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the peti	tion in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$1,750.00
	Prior to the filing of this statement I h	have received		\$0.00
	Balance Due			\$1,750.00
2	. The source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
4	. I have not agreed to share the abmembers and associates of my la	oove-disclosed compensation was firm.	ith any other person unless the	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the agreement,		
5	. In return for the above-disclosed fee	, I have agreed to render legal se	rvice for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's finan bankruptcy;</li> </ul>	ıcial situation, and rendering adv	vice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statements	of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors and	confirmation hearing, and any	adjourned hearings thereof;
6	. By agreement with the debtor(s), the	above-disclosed fee does not in	nclude the following services:	
		CERTIFICATI	ON	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	te statement of any agreement o	r arrangement for payment to r	ne for representation of the
	1/30/2018		/s/ Corey A. Walters	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Gresham, Lolita	Case No	
Debtor(s)		Case NO	
		Chapter.	Chapter7
	VERIFICAT	ION OF CREDITOR MAT	TRIX
Tr knowledge	ne above named Debtors hereby verify that e.	the attached list of creditors is tr	rue and correct to the best of their
Date:	1/30/2018	/s/ Gresham, Lo Gresham, Lolita Signature of Del	

AMERIHOME MTG CO, LLC Po Box 631730 Irving, TX, 75063

FIRST INVST SVC/FIRST 5757 WOODWAY DR STE 400 HOUSTON, TX, 77057

ONEMAIN PO BOX 1010 EVANSVILLE, IN, 47706

SEARS/CBNA 13200 SMITH RD CLEVELAND, OH, 44130

RISE 4150 INTERNATIONAL SUITE 300 FORT WORTH, TX, 76109

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

BK OF AMER C/O ACS 501 BLEECKER STREE UTICA, NY, 13501

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK, IL, 60523

PERSONAL FINANCE Po Box 797 Normal, IL, 61761

Personify Financial 11956 Bernardo Plaza Dr, #144 San Diego , CA, 92128

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Loan by Phone 201 Keith Street Suite 80 Cleveland, TN, 37311

Rosebud Lending QRC d/b/a Q Credit PO Box 1149 Mission, SD, 57555

Majestic Lake Financial Inc 635 East Highway 20 # K Upper Lake, CA, 95485 Case 18-02578 Doc 1 Filed 01/30/18 Entered 01/30/18 15:03:54 Desc Main Document Page 60 of 68

Debtor 1 Lolita	Middle Name	Gresham Last Name	Case number (if known	ν
Part 6: Answer These Que	estions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individual No. Go to line 16b.  Yes. Go to line 17.	ily consumer deb ual primarily for a p ily business debts r investment or th	personal, family, or housef Page 3.7 Business debts are debute ar	ts that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	ter 7. Do vou estima		perty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	5,001	1-5,000 -10,000 11-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 100,001-\$50 million 100,001-\$100 million 1000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below		and I declare upd	or populty of periun, that t	he information provided is true and
For you	correct.  If I have chosen to file under of title 11, United States Cook under Chapter 7.  If no attorney represents me a out this document, I have obtained and the coordance that the coordance is a false of the coordance.	Chapter 7, I am aw le. I understand th and I did not pay o tained and read th with the chapter o tatement, conceal y case can result in	vare that I may proceed, if a relief available under each ar agree to pay someone we notice required by 11 U. of title 11, United States Cing property, or obtaining a fines up to \$250,000, or	eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed who is not an attorney to help me fill
	/s/ Lolita Gresham Signature of Debtor 1  Executed on	18 DD / YYYY	Signature of I	

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Fill in this infor				
	mation to identify your ca	ase:		
Debtor 1	Lolita		Gresham Last Name	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				
(If known)	Form 106De			Check if this is an amended filing
				12/15
<b>Declarat</b>	ion About an	Individual Deb	tor's Schedules	127.0
U.S.C. §§ 152,	1341, 1519, and 3571.			0,000, or imprisonment for up to 20 years, or both. 18
-			AND THE PROPERTY OF THE PROPER	
	Name of person	one who is NOT an attor	ney to help you fill out bankrup  Attach Bankruptcy Petitic Signature (Official Form	on Preparer's Notice, Declaration, and

MM/DD/YYYY

Date 1/30/2018

MM/DD/YYYY

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Dake.	- 1 Lolita		Gresham	Case number (if known)
Depto	r 1 Lolita First Name	Middle Name	Last Name	CONTROL TO AN INTERNATION OF CONTROL OF CONT
	Within 2 years before prediters, or other pa	rties.	Date issued	ent to anyone about your business? Include all financial institutions,
	Name		191191, 55, 1111	
	Number Street		-	
	City	State Zip Code	-	
	— Only	,		
Part 1	2: Sign Below			
l h tru a t	ue and correct. I unde bankruptcy case can	s on this Statement of Financia erstand that making a false sta result in fines up to \$250,000, Lolita Gresham ure of Debtor 1	ol Affairs and any attachr tement, concealing prop or imprisonment for up to	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	O.g			Date
		/30/2018		
	No Yes	al pages to Your Statement of pay someone who is not an at		iduals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?
	No Yes. Name of person	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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ebtor Lolita		Gresham	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired	Personal Property Leas	es	
r any unexpired personal pro		Schedule G: Executory	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired p			Will the lease be assumed?  ☐ No
Lessor's name:			Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
t 3: Sign Below			
Under penalty of perjury, I o property that is subject to a	leclare that I have indicated an unexpired lease.	my intention about any	property of my estate that secures a debt and any personal
		~ ·	Just Freshon
/s/ Lolita Gresham Signature of Debtor 1		- Sig	nature of Debtor 2
Date 1/30/2018 MM/DD/YYYY		Da	te MM/DD/YYYY

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gresham, Lolita	Case No	
Debtor(s)			
		Chapter.	Chapter7
	VERIFI	CATION OF CREDITOR MATRI	X
Tr knowledge		y that the attached list of creditors is true	and correct to the best of their
Date:	1/30/2018	/s/ Gresham, Lolita Gresham, Lolita Signature of Debtor	rehard stab

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a de la liña	Gresham	Case number (if ki	nown)	
Debtor 1 Lolita First Name Middle Name	Last Name			
T institutio		Column A Debtor 1	Column B  Debtor 2 or  non-filing spouse	
		\$0.00		
8.Unemployment compensation Do not enter the amount if you contend that the amounder the Social Security Act. Instead, list it here:	. f · · · · · · · · · · · · · · · ·	<u> </u>		
For you	\$687.00			
For your spouse	\$0.00			
<ol> <li>Pension or retirement income. Do not include an benefit under the Social Security Act.</li> </ol>		\$ <u>0.00</u>		
10.Income from all other sources not listed above amount. Do not include any benefits received unde payments received as a victim of a war crime, a crim international or domestic terrorism. If necessary, list page and put the total below.	ne against humanity. Or			
		( <del></del> }		
if onv		+\$113.44	+	
Total amounts from separate pages, if any.			=	
11. Calculate your total current monthly income.		\$ <u>2,910.92</u>	<b>+</b> \$2,910.9	2
column. Then add the total for Column A to the t	otal for Column B.		Total curre	nt
			monthly inc	
Part 2: Determine Whether the Means Test				
12. Calculate your current monthly income for the	year. Follow these steps:	•	the 44 have a transfer of the 100 miles	$\neg$
12a. Copy your total current monthly income from	line 11.	, (1981) 1981 (1981) 1981 (1981) 1981 (1981) 1981 (1981) 1981 (1981) 1981 (1981) 1981 (1981) 1981 (1981) 1981	oy line 11 here → \$2,910.92	
Multiply by 12 (the number of months in a ye			X 12	
Multiply by 12 (the number of months in 2 ye	of the form		12b. <u>\$34,931.0</u> 4	<u>+</u>
12b. The result is your annual income for this part	of the form.			
13 Calculate the median family income that applic	es to you. Follow these steps:			
13 Calculate the mountain issuing	Illinois			
Fill in the state in which you live.				
and the state of appellain your household	2		_	
Fill in the number of people in your household.			13. \$67,254.00	$\Box$
Fill in the median family income for your state and shousehold.		fied in the senarate	Control of the Contro	
To find a list of applicable median income amounts instructions for this form. This list may also be available.	lable at the bankruptcy clerk's o	ffice.		
14. How do the lines compare?		1 There is no presumption	of abuse.	
14a. Line 12b is less than or equal to line 13. Go to Part 3.				
14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2.	ງ of page 1, check box 2, The p	oresumption of abuse is determined	milled by Form 1227. 2.	
Part 3: Sign Below				
Fait 3. Oigh Bolott				
	and the state of t	toment and in any attachmen	ts is true and correct.	
By signing here, I declare under penalty of perjury	that the information on this sta	Remem and in any another		
🗶 /s/ Lolita Gresham	<b>*</b>	MATTER	Justiens	
	<del></del>	Signature of Debtor 2		
Signature of Debtor 1				
Date 1/30/2018 MM/DD/YYYY		Date 1/30/2018 MM/DD/YYYY		
1411411 00-001 1 1 1 1				
If you checked line 14a, do NOT fill out or file F If you checked line 14b, fill out Form 122A-2 a	orm 122A-2. nd file it with this form.			**********



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B2030 (Form 2030) (12/15)

In

### **UNITED STATES BANKRUPTCY COURT**

### Northern District of Illinois

	Northern District	of Illinois	
Lolita Gresham		Case No.	
Debtor			(If known)
		Chapter	Chapter 7
DISCLOSURE OF			
<ol> <li>Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf</li> </ol>			pankruptcy case is as follows:
For legal services, I have agreed to ac	cept		\$1,750.00
Prior to the filing of this statement I h	\$0.00		
			\$1,750.00
Balance Due			
2. The source of the compensation paid	I to me was:		
<b>✓</b> Debtor	Other (specify)		
3. The source of the compensation paid	I to me is:		
Debtor	Other (specify)		
4. I have not agreed to share the abmembers and associates of my la	ove-disclosed compensation waw firm.	vith any other person unless they	y are
I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agreement nsation, is attached.	, together with a list of the hame	S 01
5. In return for the above-disclosed fee,	I have agreed to render legal se	ervice for all aspects of the bank	ruptcy case, including:
a. Analysis of the debtor's finan bankruptcy;	cial situation, and rendering ad	lvice to the debtor in determining	g whether to file a petition in
b. Preparation and filing of any	petition, schedules, statements	of affairs and plan which may b	e required;
		confirmation hearing, and any a	
6. By agreement with the debtor(s), the			
	CERTIFICAT	ION	
I certify that the foregoing is a complet lebtor(s) in this bankruptcy proceedings.	e statement of any agreement of	or arrangement for payment to m	ne for representation of the
1/30/2018		/s/ Yisroel Y Moskovits	
Date		Signature of Attomey	
		Semrad Law Firm	
		Name of law firm	

# CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC 1750.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

271863

Debtor Initials \_\_

Lolita Gresham

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I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed.

I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: January 30, 2018

Lolita Gresham

Attorney:

Atto